

2018-2019

BIENNIAL REPORT



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DCI DEPARTMENT OVERVIEW

The Department of Insurance, Financial Institutions and Professional Registration (DIFP) changed its name to the Department of Commerce and Insurance on August 28, 2019 following Executive Order 19-02 signed by Governor Parson in January of 2019. In this same order, the Public Service Commission (PSC) and the Office of the Public Counsel (OPC) were moved to this department. As a result of these changes, this biennial report will use both department names and will note the dates of all information and data.

The Department of Commerce and Insurance (DCI) protects Missouri consumers through our oversight of the insurance industry, banks, credit unions, public utilities and various professional licensees operating in the state.

DCI is led by a director who is appointed by the Governor and who oversees the department and the following nine divisions:

Administration Division: Provides general operational support within DCI including preparation of DCI's annual budget, fiscal management of state insurance funds and federal grants, oversight of human resources and information technology coordination. Licenses insurance producers (agents and agencies) operating within Missouri as well as licenses and registers various other insurance-related entities. Oversees the CLAIM program, which provides free counseling for Missouri Medicare recipients and their caregivers.

Insurance Consumer Affairs Division: Acts as a liaison between the consumer and the insurance industry by receiving complaints against insurance companies, insurance producers (agents) and other licensees. Investigates complaints to ensure consumers are being treated fairly under the law. Conducts education and outreach to Missouri consumers about insurance topics.

Insurance Market Regulation Division: Reviews insurance policy forms and materials to ensure compliance with Missouri laws and regulations. Conducts market analysis and market conduct examinations of insurance companies to protect policy holders and ensure laws are followed. Monitors Missouri's insurance market through the collection and compilation of industry financial and claim data.

Insurance Company Regulation Division: Monitors and analyzes the financial solvency of insurance companies licensed in Missouri to ensure consumer claims can be

paid. Licenses and regulates captive insurance companies, authorized reinsurance companies and other insurance-related entities. Reviews all premium tax, surplus lines tax and captive premium tax filings.

Division of Credit Unions: Examines and oversees Missouri's 97 state-chartered credit unions. Responds to consumer complaints concerning credit union services or operations.

Division of Finance: Examines and oversees Missouri's 241 state-chartered banks, 5 non-deposit trust companies and 4 savings and loan associations to ensure their safety and soundness so consumers' deposits are safe and the public is confident in Missouri's financial system. Licenses and regulates consumer credit companies, credit services organizations, money order companies, mortgage broker companies and mortgage loan originators.

Office of the Public Counsel: Represents the public and the interests of utility customers in proceedings before the Public Service Commission (PSC) and in investor-owned electric, natural gas, telephone, water, sewer and steam heat utilities, including safety issues, adequate and quality service, complaints and disputes, connections and disconnections, and billing and collection practices.

Division of Professional Registration: Supports 41 professional licensing boards and commissions in licensing and regulating the activities of Missouri professionals. The boards and commissions process applications, administer examinations and, when warranted, conduct investigations into possible professional misconduct and may take disciplinary action against the practitioner.

Public Service Commission: The Missouri Public Service Commission regulates investor-owned electric, natural gas, steam, water and sewer utilities in Missouri. The Commission also has limited jurisdiction over telecommunications providers in the state. In addition, the Commission regulates the operational safety of the state's rural electric cooperatives and municipally owned natural gas utilities. The Commission also regulates manufacturers and dealers of manufactured homes and modular units, and enforces initial home or unit installation. The Commission was established in 1913. There are five commissioners on the PSC. They are appointed by the governor with advice and consent of the Missouri Senate.



Director
Carrie Couch

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Hotline
800.726.7390



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INSURANCE

DIVISION OF CONSUMER AFFAIRS

Division Structure

Consumer Services Section

The Consumer Services Section mediates complaints filed by consumers against insurance companies. Actions by the section can result in insurers paying higher claim amounts to policyholders, reversing denials of coverage or other steps consistent with state law or specific insurance policies.

Missouri law also provides for an external review of a medical claim when a consumer and their insurance company still disagree on coverage of a treatment or medical service under their health plan. External review is an additional level of review or appeal that a consumer can utilize to resolve disputes between the consumer and their insurance company over treatment. In Missouri, the review is done by an external “Independent Review Organization (IRO),” and is facilitated by the Consumer Affairs Division.

They educate consumers about insurance products through the department’s [website](#), provide on-site assistance following major storms, and participate in outreach events throughout the state. Consumer Services also provides additional resources to individuals and employers to help them shop health care insurance options.

Investigations Section

The Investigations Section handles complaints against insurance agents and agencies, bail bond agents, motor vehicle extended service contract sellers, and public adjusters.

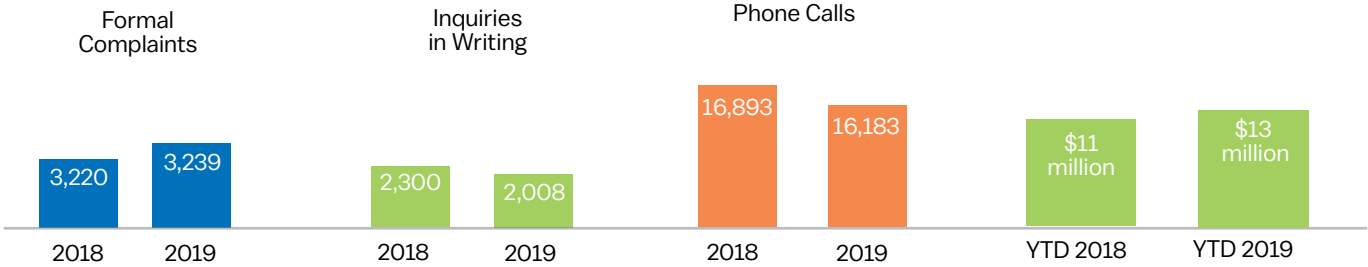
To discipline an agent, the department, in most cases, must file a complaint with the Administrative Hearing Commission (a neutral, independent administrative tribunal), which determines whether there is cause for discipline. When cause is found, the department may suspend or revoke licenses, put a licensee on probation, order fines or order continuing education.

This section also investigates unlicensed activity and reviews agent license applications.

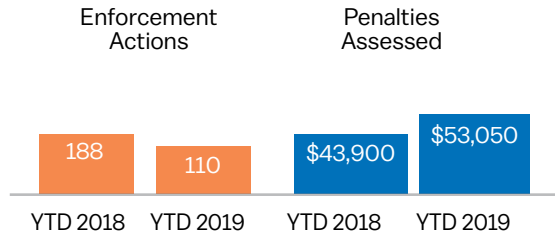
**Insurance
Consumer Hotline**
800-726-7390

Consumers with questions can call
the Insurance Consumer
Hotline or visit:
insurance.mo.gov/consumers

COMPLAINTS, INQUIRIES, PHONE CALLS/YTD



AGENT DISCIPLINARY ACTIONS



CONSUMER COMPLAINTS AND ENFORCEMENT ACTIONS

COMPLAINTS		ENFORCEMENT ACTIONS	
1. Accident & Health	39%	1. Demonstrated lack of fitness or trustworthiness	
2. Agent Investigations	23%	3. Misstatement on Application	
3. Auto	18%	2. Failure to Timely File	
4. Homeowners	9%	4. Criminal Record/History	

CONSUMER SERVICES FILES CLOSED WITHIN 60 DAYS

	2018	2019
Total Files	2,465	2,338
Percent Closed within 60 days	66%	81%

AGENT INVESTIGATIONS FILES CLOSED WITHIN 120 DAYS

	2018	2019
Total Files	755	878
Percent Closed within 120 days	72%	88%

EXTERNAL REVIEW FILES*

	2018	2019
Total #	93	158
# Overturned	19	40
Percent of Overturned IROs	20%	25%

*Section 376.1387, RSMo grants the director the authority to resolve any grievance related to an adverse determination as to covered services appealed by an enrollee. The department suggests consumers utilize all appeals and grievance options available through their health insurance carrier prior to requesting an external review. If the consumer and the insurance company continue to disagree on coverage of a treatment or medical service under their health plan, the director facilitates the external review. The term overturned refers to the adverse determination being overturned and an order issued by the director ordering the insurer to pay for the previously denied treatment.



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INSURANCE

DIVISION OF COMPANY REGULATION

Division Structure

Admissions Section

This section issues licenses, called certificates of authority, to insurance companies doing business in Missouri. A license is issued after a review of a company’s application it is determined that they meet the financial and operational experience requirements for the type of business they intend to write.

Captive Section

This section licenses and regulates captive insurers that operate in Missouri. Captives are a formalized form of self-insurance that provides risk management benefits for their owner, who is also the insured. Besides the benefits provided to their owners, captives pay captive premium tax to the state.

Financial Analysis Section

This section provides on-going monitoring of the solvency and legal compliance of all insurance companies doing business in Missouri.

Insurance Regulatory Section

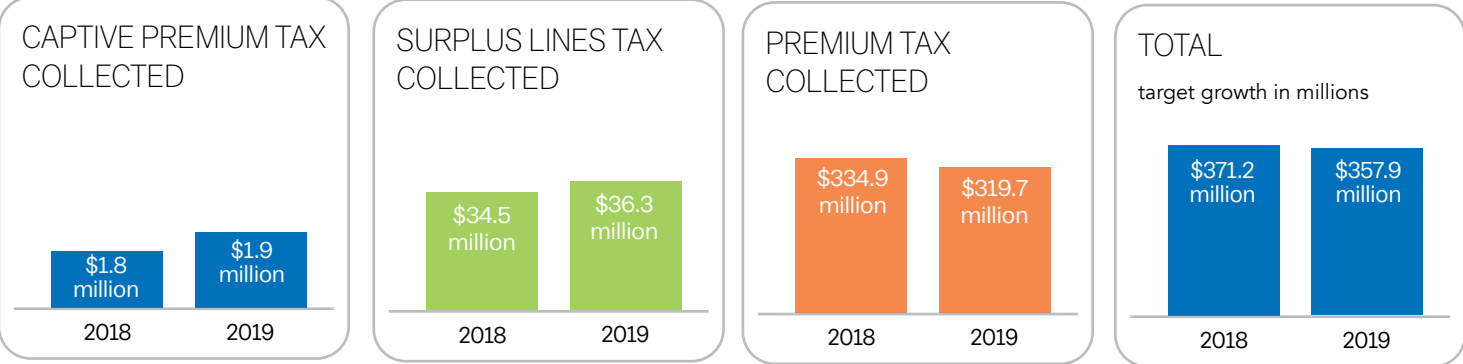
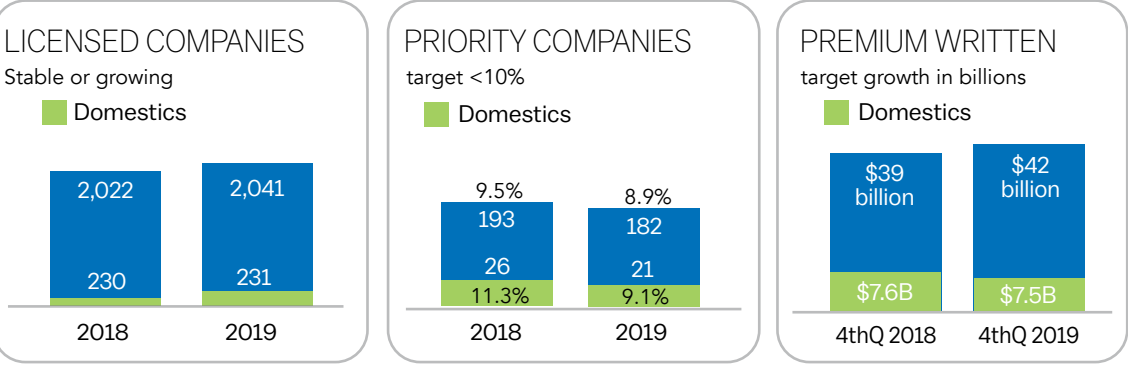
This section determines the premium taxes due by insurance companies writing policies in Missouri. The tax rate is two percent of premium written in Missouri. This section also determines surplus lines taxes due to the state for nonadmitted policies placed through brokers with surplus lines insurers or directly procured by insureds. The tax rate is five percent of premium for Missouri home state policies.

This section also enforces laws governing licensing and registration of nearly 1,000 regulated entities. This includes the registration and ongoing monitoring of surplus lines insurers and risk retention groups as well as non-insurance companies that provide insurance related products or services. Examples are third party administrators, managing general agents, discount medical plans and reinsurance intermediaries.

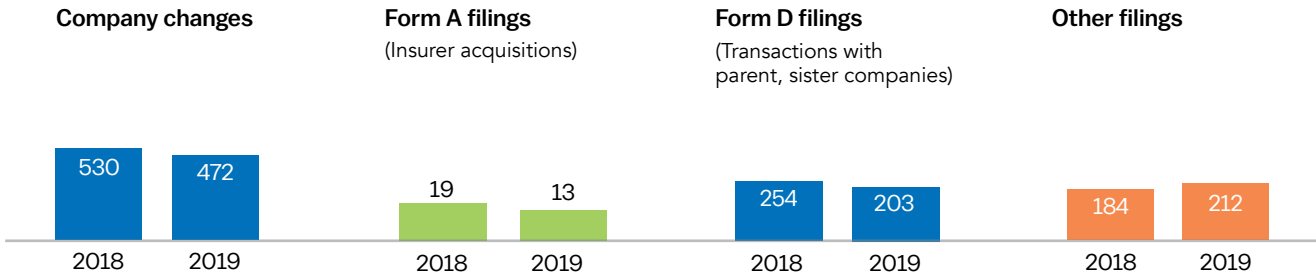
Financial Examination Section

This section performs periodic examinations of insurance companies that are headquartered or incorporated in Missouri to determine if there are current or prospective risks that could threaten their ability to meet their policyholder obligations.

COMPARISON OF MARKET STRENGTH INDICATORS TO PRIOR YEAR TO DATE



MEASURE OF REGULATORY FILING ACTIVITY COMPARED TO PYTD





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INSURANCE

DIVISION OF MARKET REGULATION

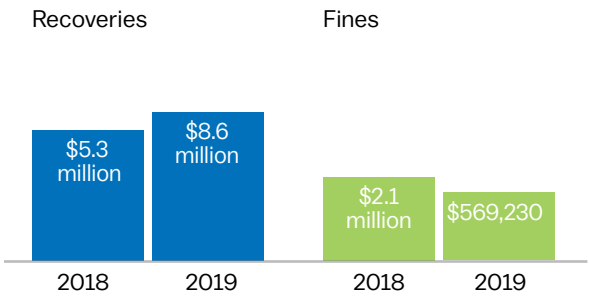
Division Structure

Market Conduct Section

Unlike the Division of Consumer Affairs, which handles individual complaints, the Market Conduct Section delves deep into the operations of insurance companies suspected of violating Missouri laws. Violations found during exams and investigations may result in restitution to policyholders, fines or both. Fines and penalties assessed by Market Conduct go to the Missouri State School Fund.

MARKET CONDUCT/YTD

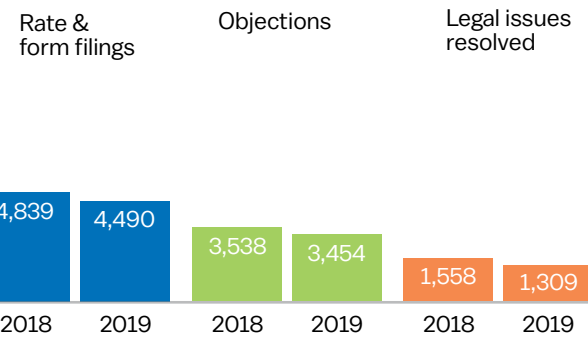
Recoveries and fines since 2017: **\$25.8 million**



Life and Health Section

This section pre-approves all life and health insurance policy forms sold to Missourians. This prior approval requirement extends to group and individual health policies, annuities, prepaid dental plans, HMOs and others. Medigap rates must be approved by the section. In 2018, authority was granted to the Life and Health Section to begin reviewing health insurance rates.

LIFE & HEALTH/YTD



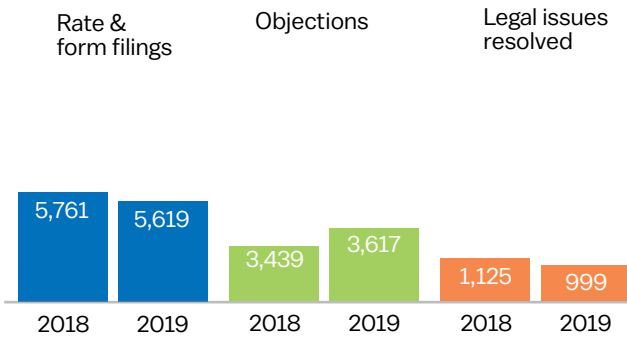
Statistics Section

The Statistics Section collects information, maintains databases and publishes reports on the insurance markets in Missouri. With this information, the department aims to facilitate the flow of insurance market information for consumers, insurance companies and departmental staff and to monitor the availability and affordability of insurance coverage in Missouri.

Property and Casualty Section

This section reviews policies and rates for auto, homeowners, title, workers' compensation, commercial property, credit, malpractice insurance and more. If DCI identifies potential violations in filings, insurance companies are notified and allowed the opportunity to correct the potential violation.

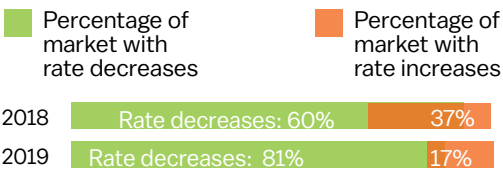
PROPERTY & CASUALTY/YTD



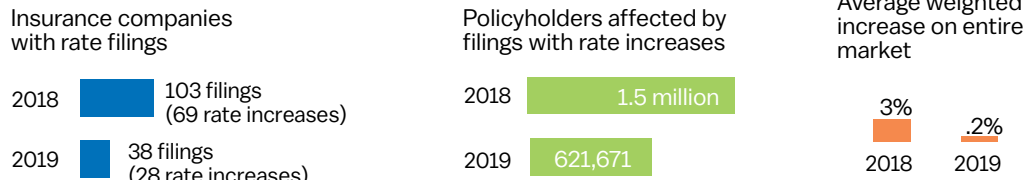
WORKERS' COMP/YTD

Total active companies

2018	Weighted market rate change: -16.3%	335
2019	Weighted market rate change: -18.9%	352



HOMEOWNERS RATE INCREASES/2018 & 2019



ANNUALLY GENERATED REPORTS

- Complaint index
- Market share
- Supplement data reports for property & casualty and life & health
- Market conduct annual statement
- Autism report and ABA limits
- HMO report



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Grady Martin

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ADMINISTRATION

Division Structure

Budget and Regulatory Services Section

The section is responsible for the development and coordination of the department's annual operating budget and regulates and licenses insurance producers (agents and agencies) doing business in Missouri. This section is also responsible for the licensure and registration of public adjusters, bail bond agents, surety recovery agents, surplus lines producers, motor vehicle extended service contract producers and providers, service contract providers, vehicle protection product warrantors, portable electronics providers, life care providers, purchasing groups, advisory organizations, rating organizations, utilization review agents and navigators.

Accounting and Fiscal Management

The section is responsible for the fiscal management of state insurance funds and federal grants, including accounts payable, accounts receivable, contracts and procurement, as well as overseeing the certification of premium taxes due to the state.

Human Resources Section

This section administers employee pay and benefits, develops and implements employee policies and procedures, and recruits and trains employees.

General Services Unit

This unit is responsible for mailroom, fleet management, reception and record retention/archiving.

CLAIM Program

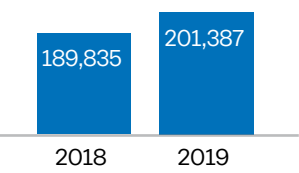
The Administration Division oversees the CLAIM Program, which provides free counseling for Missouri consumers with Medicare and their caregivers. CLAIM is funded by DCI and the Administration for Community Living. Consumers can contact CLAIM by phone or online:

800-390-3330

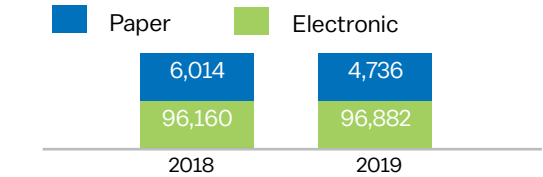
missouricclaim.org



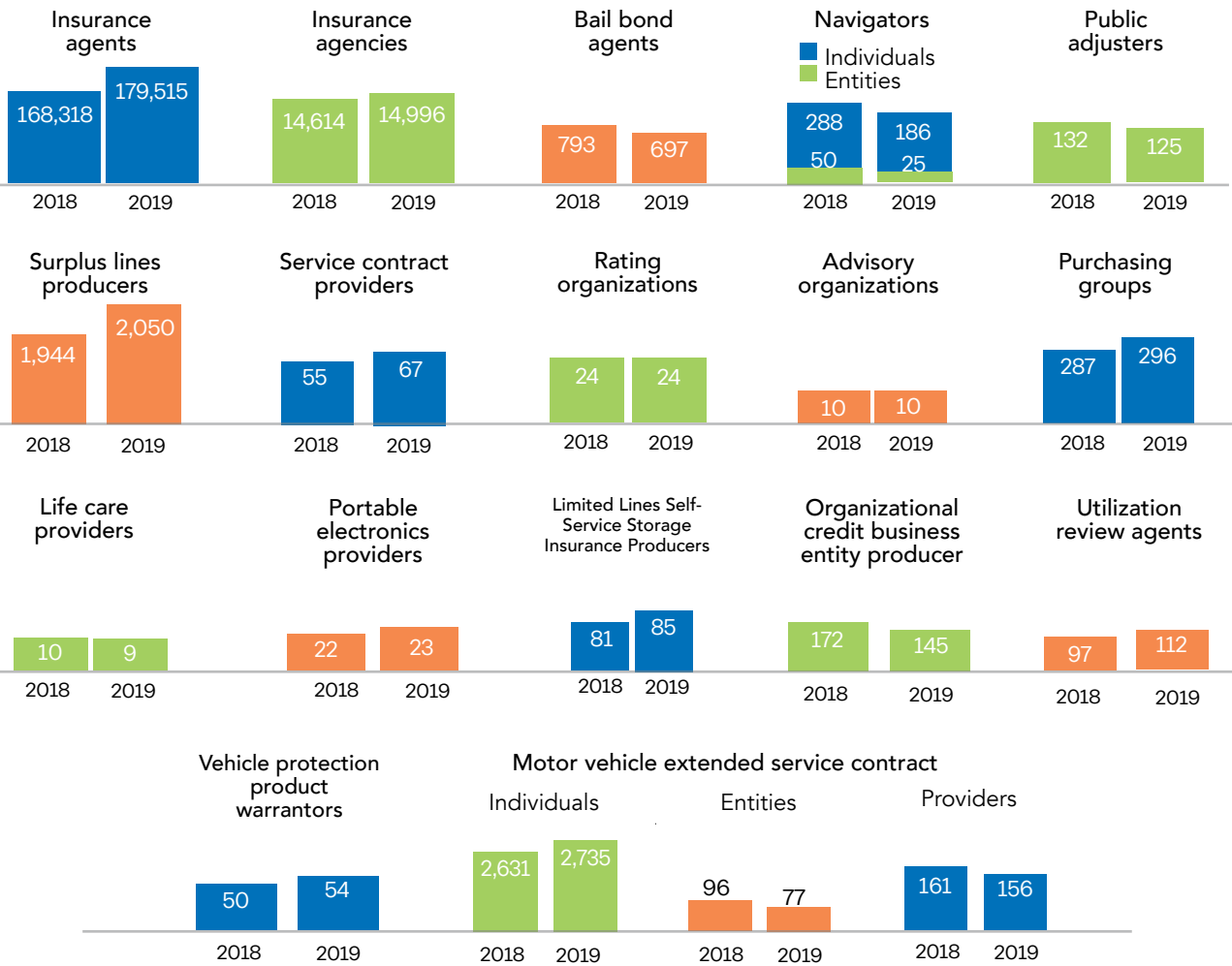
LICENSEES



INSURANCE AGENT LICENSE FILINGS, RENEWALS



LICENSEES BY TYPE (SNAPSHOT OF REGULATORY RESPONSIBILITIES)





Commissioner
Lee R. Keith



Commissioner
Robert Barrett

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FINANCE

The Missouri Division of Finance regulates state-chartered banks, trust companies, consumer credit facilities, non-bank mortgage companies and loan originators. Primary objectives include ensuring the safety and soundness of those institutions and the monitoring of compliance with laws and regulations, thereby safeguarding the funds of depositors and maintaining public confidence in Missouri’s financial system.

Division Structure

Banks and Trust Section

This section regulates and examines state-chartered banks and trust companies for solvency to protect depositors. Examinations determine the financial condition, operating risks, and adherence to state and federal banking laws and regulations for each institution.

Banks can choose either a federal or a state charter, and about 95 percent of banks in Missouri are state chartered. Customer deposits are insured by the Federal Deposit Insurance Corp. (FDIC). The section also regulates five state-chartered savings and loan associations. Federally chartered banks and Savings Institutions are regulated by the Office of the Comptroller of the Currency.

Consumer Credit Section

This section enforces state and federal laws governing consumer transactions, including Truth-in-Lending and anti-discrimination laws. It also handles consumer complaints and inquiries.

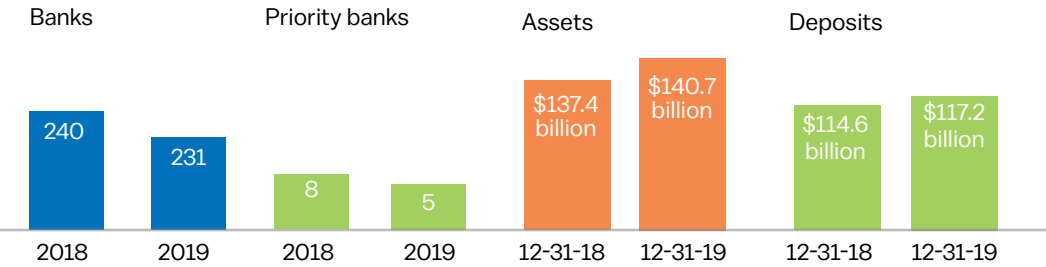
Companies licensed and examined by this section include payday lenders, title lenders, consumer installment lenders, small loan companies, debt adjusters

and companies that issue money orders, traveler’s checks or transmit funds electronically.

Mortgage Licensing Section

This section regulates non-bank mortgage companies and mortgage loan originators through licensing and on-site exams. Mortgage companies include brokers, lenders, and servicers and a mortgage loan originator is an individual employed by a mortgage company who offers and negotiates mortgage loans on behalf of their employing company. Bank and credit union employees are exempt from licensing. The section investigates license applicants for criminal history, general fitness, experience and financial responsibility (including credit history). Examinations of licensed companies are conducted to determine their adherence with a multitude of state and federal compliance laws.

STATE-CHARTERED BANKS

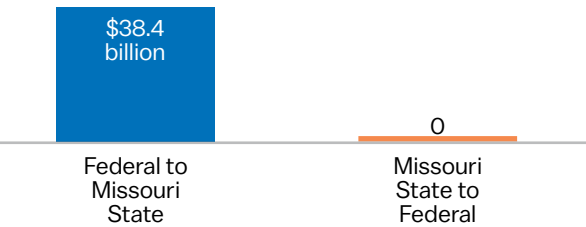


BANK CHARTER CONVERSIONS

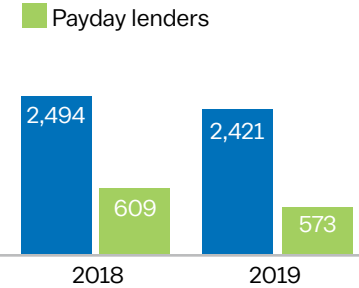
SINCE 2011 BY CHARTER



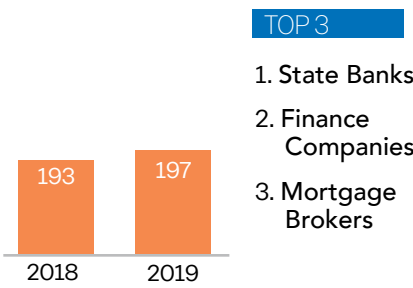
SINCE 2011 BY ASSETS



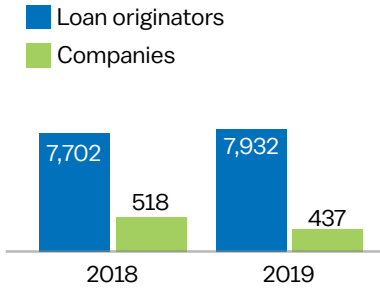
CONSUMER CREDIT LENDERS



CONSUMER COMPLAINTS



MORTGAGE LICENSING





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CREDIT UNIONS

The Division of Credit Unions is the regulatory agency responsible for the examination, supervision, chartering, merger and liquidation of all state-chartered credit unions. The division also responds to consumer requests or complaints in regard to credit union services or operations. The entire cost of the agency is reimbursed to the state through fees and assessments paid by the credit unions.

The division is an accredited agency through the National Association of State Credit Union Supervisors. All deposits are insured up to \$250,000 by the National Credit Union Share Insurance Fund, operated by the National Credit Union Administration, an agency of the federal government.

Division Structure

Protecting Missouri depositors

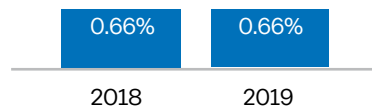
This division regulates and examines state-chartered credit unions for solvency to protect depositors. The division also responds to consumer inquiries and complaints about credit unions.

Credit unions can choose to be state or federally chartered. Federally chartered credit unions are regulated by the National Credit Union Administration. Customer deposits are insured by the

National Credit Union Share Insurance Fund, similar to the FDIC.

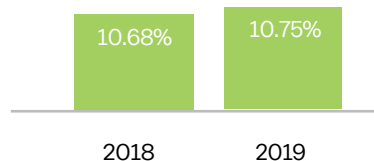
The division proactively performs off-site monitoring on an ongoing basis to help identify increasing risk. Credit unions facing financial, operational or compliance problems receive increased attention, which may come in the form of enforcement actions.

DELINQUENT LOAN PERCENTAGE

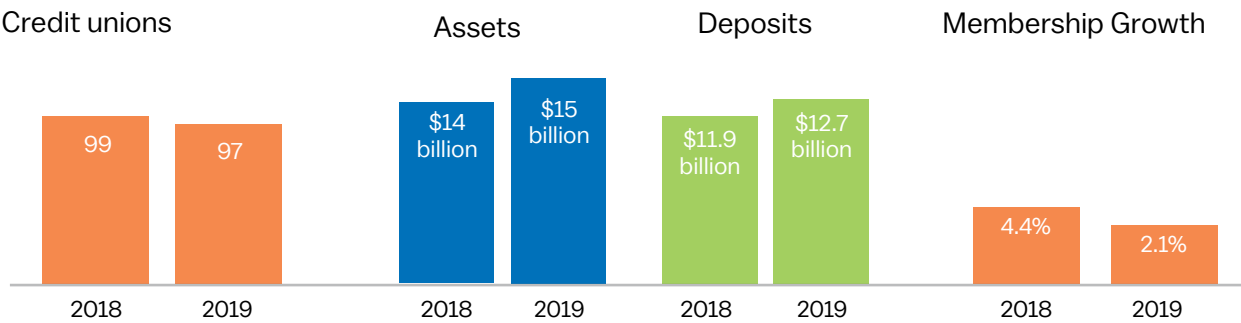


NET WORTH PERCENTAGE AVERAGE

State-chartered credit unions



STATE-CHARTERED CREDIT UNIONS



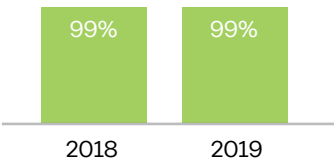
PROBLEM CREDIT UNIONS



CONSUMER COMPLAINTS



PERCENTAGE OF EXAMINATIONS PROCESSED WITHIN 60 DAYS





Director
Katie Steele
Danner



Interim Director
Sarah Ledgerwood

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profreg@pr.mo.gov

PROFESSIONAL REGISTRATION

Division Structure

Board licensing, discipline

Licensing and discipline are handled by 40 boards housed within the division. Boards review applications, issue licenses, and investigate and discipline licensed professionals and businesses. The division's 239 board members are appointed by the governor with the consent of the state senate for terms established by statutes governing each board. The division receives no general revenue and is fully funded by the fees paid by licensees.

The division's Administrative Unit includes the division director and provides assistance with human resources, budget, legislation, legal counsel, information technology and other functions to all boards.

Some boards have dedicated investigators and inspectors, while others use the division's Central Investigative Unit. These teams respond to complaints about licensees and inspect salons, barber shops, funeral homes, tattoo shops and other facilities to check for compliance with state laws and regulations.

Disciplinary procedures

To discipline a licensee, boards in most cases must file a complaint with the Administrative Hearing Commission (part of the Office of Administration), which determines whether there is cause for discipline. When cause is found, boards can suspend or revoke licenses, censor or reprimand a licensee or put them on probation.

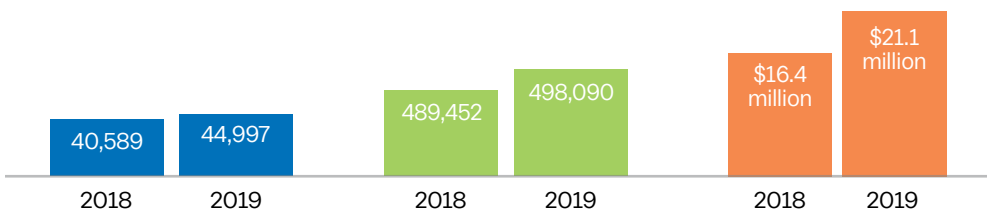
Through education and discipline, the professional licensing boards emphasize compliance with the laws and regulations of each profession. As a result, licensees better understand the regulations governing their professions, provide improved service for Missourians and generate fewer consumer complaints.

PR LICENSEES

Original Licenses Issued

Total Licensee Count

Fees collected



Accountants and Accountancy Firms	22,313	Hearing Instrument Specialists	269
Acupuncturists	131	Interior Designers	95
Athlete agents	52	Interpreters	871
Athletics: Professional Boxers, Wrestlers and Mixed Martial Arts	3,426	Marital and Family Therapists	401
Architects, Professional Engineers, Professional Land Surveyors & Professional Landscape Architects	28,660	Massage Therapists	7,064
Behavior Analysts	607	Nurses	149,604
Chiropractors	2,479	Occupational Therapists	5,930
Cosmetologists and Barbers	73,757	Optometrists	1,415
Professional Counselors	9,196	Pharmacists, Pharmacies and Pharmacy Technicians	39,655
Dentists and Dental Hygienists	18,088	Podiatrists	381
Dietitians	2,398	Private Investigators and Private Fire Investigators	942
Electrical Contractors	528	Psychologists	2,270
Embalmers and Funeral Directors	6,214	Real Estate Appraisers	2,604
Cemeteries (endowed care)	116	Real Estate Agents and Brokers	45,897
Geologists	847	Respiratory Care Practitioners	4,811
Healing Arts: Physicians and Surgeons, Physician Assistants, Physical Therapists and Assistants, Speech Language Pathologists, Clinical Audiologists, Clinical Perfusionists, Anesthesiologist Assistants, Audiologists, Athletic Trainers	50,295	Social Workers (clinical)	9,068
		Tattoo, Body Piercing and Branding Artists	1,958
		Veterinarians and Vet Technicians	5,748
		TOTAL	498,090



Chairman
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PUBLIC SERVICE COMMISSION

The PSC is the state government agency charged with ensuring that you receive safe, adequate, and reliable utility services at reasonable rates. The Commission must balance the interests of the public — ratepayers — as well as company shareholders. In proceedings before the Commission, rates are set to give the utility company an opportunity, but not a guarantee, to earn a reasonable return on its investment after recovering its prudently incurred expenses.

Division Structure

Administration

The Administration Division is responsible for managing the Commission's human, fiscal and technical resources. The division has agency wide responsibilities with departments that are responsible for the annual budget, fiscal services and procurement, human resources and payroll. The human resources office includes a position dedicated to training, education and recruiting diverse and qualified job applicants.

Financial and Business Analysis

The Financial and Business Analysis Division consists of four departments: Auditing, Financial Analysis, Customer Experience and Procurement Analysis. This division provides expertise to the Commission in the areas of utility accounting, auditing, engineering, finance, management, natural gas procurement, service quality and customer experience.

Industry Analysis

The Industry Analysis Division consists of seven departments: Energy Resources, Engineering Analysis, Manufactured Housing, Safety Engineering, Tariff/Rate Design,

Telecommunications, and Water and Sewer. These departments support the Commission in meeting its statutory responsibilities by providing technical expertise in safety; utility rates, tariffs, rules and regulations; economic analysis; engineering oversight and investigations; and construction inspections. These departments accomplish their mission by making recommendations to the Commission in the form of expert testimony, formal recommendations and presentations.

Staff Counsel

The Staff Counsel Division represents the PSC Staff in all matters related to the regulation of Missouri investor-owned natural gas, electric, water, sewer, steam and telecommunications utilities as well as manufactured housing. Its primary duties include assisting and advising the PSC Staff in the preparation and filing of evidence in legal proceedings, and preparing and presenting legal arguments in appearances before the Commission.

General Counsel

The General Counsel is authorized by statute to represent the Commission in all actions and proceedings, whether arising under the Public Service Commission Law or otherwise. Attorneys in the General Counsel's Office appear in state and federal trial and appellate courts on behalf of the Commission. When authorized by the Commission, the General Counsel seeks civil penalties from persons or companies that have violated the Public Service Commission Law or the Commission's regulations or orders. The External Litigation Department manages and processes these cases. The General Counsel also provides legal advice to the Commission and each Commissioner as requested. The Regulatory Analysis Department, within the General Counsel's Division, represents

the Commission's interests in various forums related to federal energy issues, including providing assistance in cases before the Federal Energy Regulatory Commission, and also provides analysis on policy and other issues facing the Commission.

Secretary of the Commission

The Secretary of the Commission is statutorily responsible for the records of the Commission and, acting through the Data Center, manages, maintains and preserves the official case files, tariffs and other official documents of the Commission. The Secretary, again acting through the Data Center, receives all incoming pleadings and issues all Commission orders.

The Chief Regulatory Law Judge oversees the operations of the Adjudication Department.

The Commissioners



Ryan A. Silvey
Chairman



William P. Kenney
Commissioner



Scott T. Rupp
Commissioner



Maida J. Coleman
Commissioner



Jason R. Holsman
Commissioner



Public Counsel
Marc Poston

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OFFICE OF THE PUBLIC COUNSEL

For millions of Missouri homes and businesses, investor-owned utility companies operating as state-sanctioned monopolies are the sole provider of essential electric, natural gas, water, wastewater, and/or steam heat services. The Missouri Office of the Public Counsel (OPC) was established in 1975 to represent and protect the interests of the public receiving such services.

The OPC is not itself responsible for determining what public utility companies may charge their customers for utility services, or determining any other aspect of utility service. Those decisions are made by the Missouri Public Service Commission (PSC), a separate state agency.

Instead, the OPC possess the authority and duty to appear before the PSC and “represent and protect the interests of the public in any proceeding before or appeal from” the PSC. (Mo. Rev. Stat. § 386.710). The OPC employs a small team of attorneys and technical experts, who make recommendations and arguments to the PSC on behalf of Missouri’s citizens and businesses. Most cases before the PSC involve issues that are not contested or are resolved through settlement. However, where contested issues do not settle, the OPC litigates cases with expert

evidence and argument on behalf of the public. By doing so, the OPC is able to give a voice to “captive” utility customers who have little choice but to continue receiving a utility’s services regardless of the rates charged or quality of service provided.

If at the conclusion of a case the OPC believes the PSC’s resolution of an issue would result in an outcome that is unreasonable and/or unlawful, the OPC may appeal the PSC’s decision to Missouri’s Court of Appeals.

Since the OPC represents the public generally, the OPC does not provide specific legal representation of individuals with complaints before the PSC. However, the OPC tries to help customers with complaints or concerns by contacting the utility or directing them to the appropriate PSC department or government agency.

While the OPC’s foremost responsibility is to act as the public’s utility customer advocate, Missouri statutes also place the Missouri Office of the Property Rights Ombudsman within the OPC. (Mo. Rev. Stat. § 523.277). The Property Rights Ombudsman provides guidance to Missouri property owners facing eminent domain issues (though it does not supply any formal legal representation).

DIFP 2018



2018 LEADERSHIP TEAM



Chlora Lindley-Myers
Department Director



Christie Kincannon
Deputy Director &
General Counsel



Rich Lamb
Legislative Director



Carrie Couch
Insurance Consumer
Affairs Director



Angela Nelson
Insurance Market
Regulation Director



John Rehagen
Insurance Company
Regulation Director



Grady Martin
Administration Director



Lori Croy
Communications
Director



Lee R. Keith
Finance Commissioner



Ken Bonnot
Credit Unions Director



Katie Steele Danner
Professional Registration
Director

2018 DIFP HIGHLIGHTS

From leading conversations with industry and government to help find creative resolutions to insurance issues, to creating programs to create career pathways or provide protections for consumers, the Missouri Department of Insurance, Financial Institutions and Professional Registration logged multiple successes in 2018.

Kicking off the year in January, the Missouri Senate confirmed Lee R. Keith as the Commissioner of Finance. Mr. Keith's nearly forty years of experience in the banking industry prepared him for this leadership role in state government.

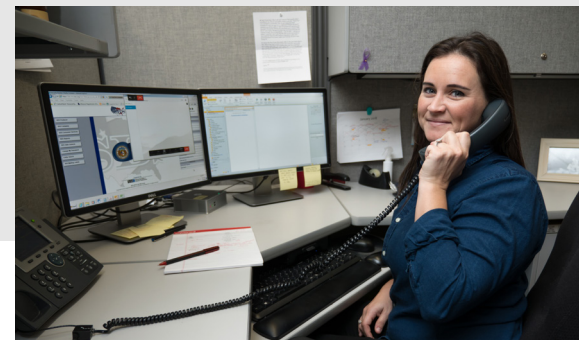


Lee R. Keith

Director Chlora-Lindley Myers worked with both health insurers and government officials to gather information and provide insight that helped DIFP work toward solutions to insurance issues. She traveled to Washington, DC to meet with the Missouri Congressional Delegation and hosted a Health Insurer Roundtable as part of this ongoing work.



Missourians received direct benefit from the efforts DIFP took on their behalf. The Department returned over \$16 million to Missouri consumers through assistance provided by the Insurance Consumer Affairs Division and Market Conduct Section. Further help was provided to consumers through tools such as the Insurance Life Insurance Policy Locator which tracked over \$10 million for Missourians in its second year of use.



DIFP actively worked to prepare Missouri consumers for potential disasters by providing information to help them get ready for severe weather. And, when disaster struck, the Department was on-site to help Missourians recover by offering insurance information and assistance through their participation in Multi-Agency Resource Centers.

Through the Missouri Board of Pharmacy's "RX Cares for Missouri Initiative" and the Missouri Dental Board's creation of a dental opioid prescription rule, DIFP continued to take a strong role in the ongoing effort to educate healthcare professionals and consumers about medication safety and overall improvement of their health.



The Department was involved in various initiatives which focused on expanding the healthcare workforce and providing better pathways to assist military personnel in obtaining credit and licensure for their education, training and service.

The Missouri State Board of Nursing hosted its first Military Connect meeting to brainstorm with military leadership regarding ways to position Missouri as a leader in improving the lives of military families by providing a pathway to higher education and nurse licensure. To further assist military families, the Missouri Dental Board approved a proposal to streamline the licensing process for spouses of active duty military who have been or are to be stationed in Missouri.



Both the Board of Nursing through its Missouri Nursing Workforce Report and the Missouri Board of Registration for the Healing Arts, through its collaborative efforts with the University of Missouri School of Medicine, worked to expand the data available regarding licensed healthcare professionals in an effort to help explore ways to address the shortage of healthcare professionals in the state.

DCI 2019



2019 LEADERSHIP TEAM



Chlora Lindley-Myers
Department Director



Christie Kincannon
Deputy Director &
General Counsel



Rich Lamb
Legislative Director



Carrie Couch
Insurance Consumer
Affairs Director



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Insurance Market
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Regulation Director



Grady Martin
Administration
Director



Lori Croy
Communications
Director



Lee R. Keith
Finance Commissioner
2018 - Aug. 2019



Robert Barret
Finance Commissioner
Nov. 2019 - Present



Ken Bonnot
Credit Unions
Director



Sarah Ledgerwood
Professional
Registration Interim
Director



Marc Poston
OPC Public Counsel



Ryan A. Silvey
PSC Chairman

2019 DCI HIGHLIGHTS

2019 was a year of transition and reorganization for the Department. In January, Governor Parson announced during his State of the State Address that he would be reforming and restructuring government responsibilities to pave the way for his statewide priorities. As a part of this restructuring, Governor Parson signed Executive Order 19-02, moving the Public Service Commission and the Office of Public Counsel to the Department of Insurance, Financial Institutions and Professional Registration. The Executive Order also changed the name of the Department to the Missouri Department of Commerce and Insurance.

Director Chlora Lindley-Myers met with PSC and OPC leaders and staff on January 23rd to welcome them to our department. In her remarks, she emphasized that “we share a common mission – to oversee the industries we’re responsible for to ensure there is a fair and competitive market, and to protect the interests of Missouri consumers.

The Executive Order took effect on August 28th, 2019. The renamed Missouri Department of Commerce and Insurance (DCI) employees were joined by the Governor to celebrate this milestone.



The state of Missouri suffered massive flooding events in 2019. In May, while in the midst of the floods, tornadoes also struck several areas, including Jefferson City. DCI stepped in to help consumers by participating in resource centers which assisted those affected with their insurance needs. The insured losses following these May tornadoes were predicted to reach at least \$139 million.

Governor Parson, through Executive Order 19-13, established the Missouri Health Insurance Innovation Task Force. Director Lindley-Myers was appointed to chair the group charged with exploring ways to curb rising healthcare premiums and increase access and competition in health insurance markets for all Missourians. The Task Force convened in August and completed their final report for delivery to the Governor in January of 2020. Members of the Task Force included experts from industry and healthcare, members of the legislature and was supported by staff from DCI.



The Insurance Division also focused attention on the issue of air ambulance balance billing in a report issued in January. The report presented some key findings outlining the significant and negative impact this practice has on Missouri consumers who, in some instances, were billed in amounts in excess of \$100,000.

Additionally, DCI issued a report in July showing the New Madrid fault area of the state is on the verge of an earthquake insurance market collapse. This report was widely referenced in the media and was a stepping off point for the department to begin partnering and collaborating with others to further explore this issue.



The Department continued to address ways to streamline the process for professionals entering the workforce. The Missouri State Board of Nursing and members of the U.S. Air Force met to work on processes to transition military service members, veterans and their spouses into the civilian workforce. In November, the Board of Nursing reached a milestone of licensing 100 individuals through the Air Force's education and training program. In addition, the Board of Nursing approved an "Earn While You Learn to be an RN" program in an ongoing effort to combat the state's nursing shortage and through a fee rule change, eased the financial burden for those entering the nursing profession.

The Psychology Interjurisdictional Compact (PSYPACT) became operational in April, allowing licensed psychologists to practice across state lines, further streamlining the process for qualified practitioners to work in Missouri.

In September 2019, the Public Service Commission announced changes to the organizational structure of the agency effective October 1, 2019. The Commission continues to evaluate ways to improve the service that it provides citizens in the state and to provide a regulatory process that is fair and responsive to all parties that appear before them. The Commission now oversees five divisions: Administration, Financial and Business Analysis, Industry Analysis, Staff Counsel and General Counsel.

This year, the Office of Public Counsel successfully advocated for the PSC to defer millions in savings from a closed coal plant, which enables the PSC to pass those savings on to consumers.



In January of 2019, Director Lindley-Myers was named Chair of the National Association of Insurance Commissioner's (NAIC) Market Regulation and Consumer Affairs Committee. In her role as director and member of the NAIC, she also joined more than 40 of her colleagues to highlight important issues for members of Congress. Some of the topics raised were federal reforms to help stabilize health insurance markets, long-term reauthorization of the National Flood Insurance Program (NFIP) and proposals to promote compatibility, accountability, and insurance regulator inclusion in international insurance discussions. Director Lindley-Myers ended 2019 by being elected the Secretary/Treasurer of the NAIC's Executive Committee and assumed those responsibilities in January 2020.

2018 & 2019 DCI TRAINING

Several employees from the department participated in 2018-2019 Show-Me Challenge, Leadership Academy, and Six-Sigma Lean Training.



Members of DCI also completed the intensive Missouri Way Training.



DIVISION ANNUAL REPORTS



PROFESSIONAL REGISTRATION

[2018 Board of Pharmacy](#)

[2019 Board of Pharmacy](#)

[2018 Board of Nursing](#)

[2019 Board of Nursing](#)

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